



Save on healthcare with an employer-funded health reimbursement arrangement.

Pay for medical expenses with a health reimbursement arrangement (HRA).

How does an HRA work?

An HRA is a reimbursement account set up and funded by your employer that helps you pay for qualified medical expenses incurred throughout the plan year.

How will I benefit from an HRA?

An HRA is offered in conjunction with your health insurance plan and is designed to help offset out-of-pocket financial responsibilities associated with your healthcare. The funds in the account can be used to pay for typical medical expenses not covered by your insurance plan such as doctor office visits, copays, prescription drugs, and hospital services.

The money your employer contributes to the account is not included in your salary and is not considered taxable income.

How do I use my HRA to pay for healthcare expenses?

You can use your OCA debit card to pay your providers for eligible healthcare expenses, or pay with your personal funds and submit a claim for reimbursement. OCA also receives a direct claims feed from your insurance carrier and can automatically issue reimbursements without you having to submit paperwork!



Qualifying expenses

Eligible expenses will be outlined in the summary plan document and typically include:

- Copays, deductible payments, coinsurance
- Doctor office visits, exams, lab work
- Hospital visits
- Prescription drugs

A comprehensive list of eligible expenses can be found at www.oca125.com.

**Members
HealthPlan^{NJ}**

Designed for You.

Online & mobile access

Get instant access to your account with the **myOCA Portal** and **OCA Mobile**.

- View your account balance and transaction history
- Submit and view claims
- Upload and store receipts
- View important alerts and communications
- Sign up for direct deposit
- Sign up for text message alerts



Register for the myOCA Portal at oca125.com/myoca



Download the OCA Mobile at Apple Store or Google Play

Helpful hints

- Your employer puts money into your HRA and defines what medical expenses are eligible.
- Contributions made by your employer are excluded from your gross income and not taxable.
- The funds in the account are typically available on the first day of the plan year.
- Save your receipts when you spend your HRA dollars. You may need itemized invoices to verify the eligibility of expenses or for reimbursement requests.
- The easiest way to manage your account is online at oca125.com/myoca or through the OCA Mobile.
- Members HealthPlan NJ will send your EOBs directly to OCA for claim processing! This automates the claim submission process and eliminates all the paper work hassle.